Sent By: Henneman & Saunders;

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App. Serial No.: 09/760,271 Atty. Docket No.: 0013-011P1

NOV 1 5 2004

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): HARRIS (et al.)

Attorney Docket: 0013-011P1

Serial No.:

09/760,271

Examiner: Stamber. Eric W.

Filed:

January 12, 2001

Group Art Unit: 3622

Title: System and Method for Pre-Verifying Commercial Transactions

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

## **AMENDMENT**

In response to the Office Action dated July 14, 2004, please amend the above identified application as follows.

11/16/2004 NROCHA1 00000021 09760271

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